

1 IN THE UNITED STATES DISTRICT FOR
2 THE MIDDLE DISTRICT OF ALABAMA, SOUTHERN DIVISION
3

4 KAREN LURIE,
5 Plaintiff,

6 vs.

7
8 GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY,

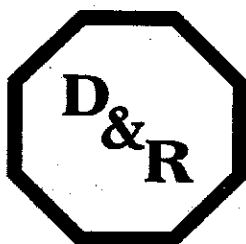
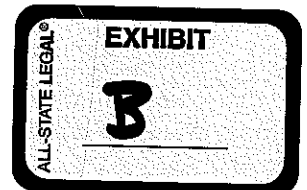
9 Defendant.

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) NO. 1:06-cv-0034MEF
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12 DEPOSITION OF BARBARA HERNANDEZ
13 TAKEN ON BEHALF OF THE PLAINTIFF
14 IN OKLAHOMA CITY, OKLAHOMA
15 ON SEPTEMBER 14, 2006
16
17

18 REPORTED BY: ELIZABETH CAUDILL, CSR, RMR, CRR
19
20



23 REPORTING & VIDEO, INC.

24 ROBINSON RENAISSANCE
119 N. Robinson, Suite 650
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Tulsa, Oklahoma 74103
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A P P E A R A N C E S

For the Plaintiffs: Christopher E. Sanspree
(By videoconference) Attorney at Law
218 Commerce Street
Montgomery, Alabama 36104

For the Defendant: Robert Poundstone, IV
Philip H. Butler
Attorneys at Law
401 Adams Avenue, Suite 780
Montgomery, Alabama 36104

Anastasia Pederson
Attorney at Law
Globe Life Center
204 North Robinson, Suite 300
Oklahoma City, Oklahoma 73102

Also Present: Bilinda Hines
(By videoconference)

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Redirect Examination by
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Reporter's Certificate.

DEFENDANT'S INDEX OF EXHIBITS

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* * * * *

S T I P U L A T I O N S

IT IS HEREBY STIPULATED AND AGREED by
and among the attorneys for the respective
parties hereto that the deposition of BARBARA
HERNANDEZ may be taken on behalf of the PLAINTIFF
on SEPTEMBER 14, 2006 in Oklahoma City, Oklahoma,
by Elizabeth Caudill, Certified Shorthand
Reporter within and for the State of Oklahoma,
pursuant to Notice.

IT IS FURTHER STIPULATED AND AGREED by
and among the attorneys for the respective
parties hereto that all objections, except as to
the form of the question, are reserved until the
time of trial, at which time they may be made
with the same force and effect as if made at the
time of the taking of this deposition.

* * * * *

1 * * * * *

2 BARBARA HERNANDEZ,
3 having been first duly sworn at 12:39 p.m.,
4 deposes and says in reply to the questions
5 propounded as follows, to wit:

6 DIRECT EXAMINATION

7 BY MR. SANSPREE:

8 Q Ms. Hernandez, my name is Chris
9 Sanspree, and I'm representing Ms. Lurie in a
10 lawsuit we filed against Globe Life Insurance,
11 actually Globe Life and Accident Insurance
12 Company. And we've noticed your deposition.
13 We've asked that you come and testify regarding
14 premium payments and stuff like that.

15 Are you aware of why you're here?

16 A Yes.

17 Q And have you seen what I'll call a
18 deposition notice? I sent your attorneys a
19 notice of your deposition. I just want to know
20 whether you've seen it or not.

21 A Yes, I have.

22 MR. SANSPREE: I'm going to go ahead
23 and mark that, Bobby, as Exhibit 1.

24 MR. POUNDSTONE: I'm trying to think,
25 would it be easier to renumber them all or for

1 you to just pick up where you ended of numbering
2 on that last deposition?

3 MR. SANSPREE: My legal assistant's
4 here, and she said we want to renumber them. Is
5 it easier for the court reporter to -- how do you
6 want to handle it?

7 (Off the record)

8 (Plaintiff's Exhibit Number 1 marked
9 for identification purposes and made a
10 part of the record)

11 Q (By Mr. Sanspree) Ms. Hernandez, now,
12 on this depo notice that I sent your attorneys, I
13 ask that certain -- if you had them, if you had
14 any documents that are listed here -- we can read
15 over them as 1 through 9 -- if you have anything
16 to bring it with you.

17 Do you have anything responsive to
18 those requests?

19 A I did bring copies of everything that
20 we've provided with me, and they're all -- as
21 requested.

22 Q And I asked a bad question. Anything
23 additional that you haven't given to me, do you
24 have anything else that has not been produced to
25 me?

1 A I have a copy of my inventory sheets
2 where it shows where our mail inventory was on
3 the days that the payment was processed. That
4 wasn't specific to the plaintiff, so I don't
5 think that that was provided.

6 MR. POUNDSTONE: Actually, I think we
7 may have.

8 MR. SANSPREE: I think they did,
9 Ms. Hernandez. I think Bobby sent me that this
10 morning, but I'll ask you about that.

11 Bobby, I guess we'll mark everything
12 you've sent to me today as Exhibit 2?

13 MR. POUNDSTONE: There's one thing that
14 I don't think came from either Sandy or Barbara,
15 now that I look at it. Did you --

16 MS. PEDERSON: I thought we faxed that
17 last night.

18 MR. POUNDSTONE: We faxed this, but was
19 this something that you gave me, or was that
20 something that we just --

21 THE WITNESS: That's actually something
22 that I had provided to Staci.

23 MR. POUNDSTONE: So you know what it
24 is?

25 THE WITNESS: Yes.

1 MR. SANSPREE: Bobby, just for the
2 record, these aren't -- what you faxed to me last
3 night aren't Bates labeled, so I really can't
4 refer to them as that, but without the cover
5 page --

6 MR. POUNDSTONE: One way to do them is
7 you have the phone -- just the sheet with just
8 the phone computer notations on them.

9 Then the other documents, one of them
10 is page 1 of 1 and the other one is page 82
11 through 90 of 198, so you could probably refer to
12 those pages by their numbers.

13 MR. SANSPREE: You're right. The
14 first -- how I've got it set up is the first page
15 that I'm going to mark collectively as Exhibit 2
16 just has the telephone numbers. And I don't
17 know, looks like -- let's see -- like 15 times or
18 12 to 15 times. I hadn't counted them, but just
19 guessing. And that's the first page of Exhibit
20 2. And then the second group of pages would be
21 the 82 through 90 of 198.

22 MR. POUNDSTONE: Do you want to mark
23 those as Exhibit 3?

24 MR. SANSPREE: No. So you all have the
25 exhibits set up like I'm reading it.

1 MR. POUNDSTONE: Okay.

2 MR. SANSPREE: Then the last page will
3 be that 1 of 1 that you just referenced.

4 MR. POUNDSTONE: Okay.

5 MR. SANSPREE: All of that together
6 would make up Exhibit 2.

7 MR. POUNDSTONE: I think they're going
8 to be separate documents. You may want to do the
9 first page with the telephone listing as Exhibit
10 2, and then the other ones collectively as 3.

11 MR. SANSPREE: Let's do that. The
12 telephone records, or the page with the telephone
13 numbers on there, is Exhibit 2. Exhibit 3 will
14 be the 82 through 90 of 198, and then Exhibit 4
15 would be that 1 of 1.

16 (Plaintiff's Exhibit Number 2, 3 and 4
17 marked for identification purposes and
18 made a part of the record)

19 Q (By Mr. Sanspree) Now, Ms. Hernandez,
20 looking at Exhibit 2 which is that first page
21 with the telephone numbers, did you generate this
22 information?

23 A I did generate it, yes.

24 Q How did you come about this
25 information? Did you get it off the computer

1 system?

2 A Yes.

3 Q Did you do that at the request of your
4 attorneys or acting on your attorney's behalf?

5 A I did after a conversation Staci and I
6 had about the upcoming lawsuit.

7 Q Can you tell me, just for the record,
8 what Exhibit 2 is? I can look at it and tell you
9 it's some phone numbers, but tell us what Exhibit
10 2 is.

11 A This list actually comes from an
12 application that's used in customer service. I
13 have access to it on my computer because I
14 routinely monitor telephone calls, and so I
15 pulled a list of all of the calls that came from
16 a phone number that I found on the master file
17 that belonged to the Luries.

18 Q And Ms. Hernandez, how familiar are you
19 with the telephone systems at Globe Life?

20 A Fairly familiar. I -- you know --

21 Q Do you know -- go ahead. I'm sorry.
22 That's one thing we ran into last time. Stop
23 real quick.

24 One thing we ran into in the last
25 deposition is there's like a two second lag

1 between what you say -- my questions and what you
2 say. If you stop for one second, I'll ask
3 another question. I'll do the same, you'll do
4 the same.

5 First let me ask you this. I know you
6 use the telephone and everything like that in
7 your day-to-day activities, but are you familiar
8 with the recording and how the telephone numbers
9 are recorded on the telephone system?

10 A Yes, I am.

11 Q Can you tell us how those are recorded?

12 A The Eon system is the software vendor
13 that we use, has a mechanism that records the
14 phone numbers, much like you would have Caller
15 ID at home. And that information is maintained
16 in a database that can be queried.

17 Q Just for the record, what type of
18 system? You said Eon. Can you spell that for
19 me?

20 A E-O-N.

21 Q Okay. You said it's kind of like a
22 Caller ID system. I know at my house I can mash
23 a button and it will show all the numbers.

24 Is there a certain amount of time --
25 does this keep the numbers forever or does it

1 purge itself?

2 A It does not purge itself; however, I
3 don't know the details about how long we maintain
4 information.

5 When we first got the system -- and I
6 don't know the exact date but it was early in
7 2004 -- when we first got the system, we had not
8 yet set archive dates as far as how long we would
9 keep calls.

10 Q Did you have this system in January of
11 2004?

12 A I don't know that for sure. I don't
13 believe so.

14 Q Who would know that, what date you all
15 got this system?

16 A Our customer service supervisors may
17 know the date.

18 Q And would that be --

19 MR. SANSPREE: Phil, is that the guy
20 that's coming in later?

21 MR. BUTLER: Yeah. I think, Chris,
22 don't hold me to this, but I think it was
23 sometime in March that we got it.

24 Q (By Mr. Sanspree) Now, Ms. Hernandez,
25 these numbers, are they recorded when a phone

1 call is made or comes in, or when somebody has
2 to -- does somebody have to enter it on the
3 computer?

4 A They're automatically recorded when the
5 phone call comes in.

6 Q And this generation -- the information
7 that's generated by you regarding the phone
8 calls, evidently there were some specific to
9 a certain telephone number. How did you come
10 across this number?

11 A It was on --

12 Q Were you provided that information by
13 your attorney?

14 A It was on the master file record for
15 the policy in question. The phone number was
16 a part of that record. I put the phone number
17 into a query to the database.

18 Q And these are all the calls -- can you
19 do a cutoff? Are these all the calls you
20 received, I guess, from March 11th, 2004, to
21 present or did you stop it down at May 28th?

22 A To the -- to my knowledge, these are
23 all the calls. I don't recall putting in a time
24 frame.

25 Q Okay. Can you tell us your position

1 with Globe Life?

2 A Vice-president of the premium
3 accounting department.

4 Q And how long have you been employed
5 with Globe Life, please, ma'am?

6 A 26 years. I've actually been there for
7 30.

8 Q What do you mean, you've been employed
9 for 26 but been there for 30?

10 A I'm sorry. I left the company for a
11 short period of time. I've been there since 1976
12 but have a total work history of 26 years.

13 Q And have you always been in the premium
14 accounting department?

15 A No, I haven't.

16 Q Can you tell us what other departments
17 you were in before?

18 A I started in premium accounting. I
19 rotated through some other functions that
20 included a piece of customer service, living
21 benefits, some other customer service functions,
22 our general accounting department which we also
23 called financial accounting at the time, and then
24 back to premium accounting.

25 Q And how long have you been in premium

1 accounting this time?

2 A I've been back at Globe for five years.
3 I've been in premium accounting that entire time.
4 I was in premium accounting just prior to leaving
5 Globe as well.

6 Q You say premium accounting. Can you
7 tell us what that -- what your job duties are?

8 A I manage the receipt and processing of
9 all premium collections. And that's for all
10 collection types, not only for our direct bill
11 business but all of the payment options that we
12 offer to policyholders.

13 Q And do you have an accounting degree or
14 anything like that? You're not having to do any
15 mathematic computations, are you?

16 A I'm not, no. And no, I don't have a
17 degree.

18 Q I'm just trying to figure out what that
19 department -- so basically the department,
20 premium accounting department is that you just
21 get the premiums and make sure they are credited
22 to the proper policy?

23 A That's correct.

24 Q And now I'm going to refer you to
25 Exhibit 3 which is one of the documents that

1 Bobby faxed -- somebody faxed to us. I think
2 Phil did, either that or Bobby. I can't
3 remember.

4 Now, do you have those, ma'am?

5 A Yes, I do.

6 Q Okay. Can you tell us what Exhibit 3
7 is?

8 A Exhibit 3 is a print of the detail of
9 items processed by the clerk that processed the
10 Lurie's check on January 16th. I printed a
11 detail of all of the pages that encompassed the
12 premiums she processed that day.

13 Q And when you say "she," are you
14 referring to this Jeannie at the top?

15 A Yes. Yes, I am.

16 Q So when it says Globe -- I'm reading
17 from the top of the first page, it says "Globe
18 Life," and it says "Premium accounting exception
19 transactions." Then under that it says "Balance
20 report - detail for Jeannie Reaka"?

21 A Jeannie Reaka.

22 Q Now, she's the one that would enter all
23 this information? I guess these are her --

24 A That's correct, she entered the
25 information for all of these payments.

1 Q And it's your testimony that you
2 printed this off of the computer system yourself;
3 correct --

4 A That's correct.

5 Q -- Exhibit 3? The second page of
6 Exhibit 3, if you go the third check down, says
7 check number 950, premium payment of 33.60.
8 \$33.60?

9 A Yes, I see it.

10 Q And to your information, is that a
11 Lurie payment for the policy we're here today on?

12 A Yes, it is.

13 Q And it has a process date, do you see
14 over to the right where it says 1/16/04? Do you
15 see that?

16 A Yes.

17 Q And could you tell us, does that mean
18 that the check was processed on January 16th,
19 2004, by Globe Life?

20 A Yes, that's what it means.

21 Q And could you tell us what "processed"
22 means?

23 A Processed means that that payment
24 information was put into our system for it to be
25 used to update the policy. That would have

1 happened in the nightly cycle on January 16th.

2 Q Obviously that was done for this
3 policy; correct?

4 A That's correct.

5 Q In the premium accounting department,
6 are you familiar or do you know one way or the
7 other whether somebody's late on their premium
8 payments or not?

9 A We do, yes.

10 Q And how are you made aware of that? Is
11 it something that's on the computer system? Tell
12 me how you would know if somebody was late on
13 their premium payments.

14 A By the -- by the paid to date. We have
15 certain criteria that if the payment is being
16 systematically processed, the machine would not
17 allow a payment to process after a certain number
18 of days. This payment was handled manually. The
19 clerk would have --

20 Q What do you mean by that?

21 A The clerk entered this information by
22 keying it into the computer.

23 Q Did the machine allow her to process
24 this claim or this check for payment?

25 A The computer did allow her to process

1 this payment, yes.

2 Q So there was no hold or anything like
3 that on the policy when this premium payment was
4 made; correct?

5 A That's correct.

6 Q And I noticed, just by looking through
7 these documents pretty quick, that on page 2 it's
8 got, right next to where it says check number 950
9 and you go across the middle, at the top it says
10 "over-under" and it has .60. Looks like 60
11 cents. Do you know what -- what does that mean?

12 A Over-under is the terminology used on
13 this system for long and short. The two-month
14 premium calculated by the system was \$33 even.
15 We received a payment for \$33.60. Our tolerance
16 rules allowed us to take that 60 cents to long
17 and short.

18 Q Can you explain -- a lot of folks that
19 might be listening to this or hearing this
20 testimony won't know anything about insurance or
21 accounting or anything like that. Can you
22 explain what long and short is?

23 A Long and short would be an amount that
24 we will accept a payment, whether it is long, in
25 this case it was 60 cents long for what the

1 calculation for the two-month mode was, or it
2 could have been short by the same amount and we
3 still would have accepted it.

4 Q And just for the record, long means an
5 overpayment?

6 A Yes.

7 Q And short would be an underpayment?

8 A That's correct.

9 Q So they overpaid -- the Luries overpaid
10 60 cents, and that's acceptable; correct?

11 A That's correct.

12 Q But they could also have paid 60 cents
13 less, which would be 29.40, and that still would
14 be acceptable?

15 A We still would have accepted it.

16 Q Okay. In your premium accounting
17 department, are you all responsible for sending
18 out premium notices?

19 A That's a function of our billing area.

20 Q That wouldn't be part of your --

21 A In 2004, it actually was my
22 responsibility for billing. I no longer have
23 responsibility for the billing area.

24 Q Do you know when in two thousand --
25 when did it switch over to go to the billing

1 department from the premium notice department?

2 A The responsibility for billing switched
3 over in late 2005.

4 Q In your capacity with your employment
5 with Globe Life back in 2004, did you oversee the
6 issue of premium notices?

7 A Yes, I did.

8 Q And did you oversee -- to your
9 knowledge, did you oversee the issue of some
10 premium notices in this case?

11 A It would have been in my
12 responsibility, yes.

13 MR. SANSPREE: Bobby, I'm referring to
14 Lurie 24. This should be something we produced
15 to you.

16 MR. POUNDSTONE: Okay.

17 MR. SANSPREE: Can you show the
18 witness, please, if you don't mind.

19 THE WITNESS: I have it.

20 Q (By Mr. Sanspree) Have you seen that
21 document before?

22 A Yes, I have.

23 Q And when did you see this document?

24 When is the first time you remember seeing this
25 one?

1 A I reviewed a copy of this document
2 yesterday.

3 Q Okay. Other than reviewing it
4 yesterday, do you remember seeing this document
5 back in 2004?

6 A No, I would not have personally seen
7 this document in 2004.

8 Q And this document that I'm referring
9 to --

10 MR. SANSPREE: Bobby, I guess we'll
11 mark it as 5.

12 (Plaintiff's Exhibit Number 5 marked
13 for identification purposes and made a
14 part of the record)

15 Q (By Mr. Sanspre) Is this what you were
16 testifying to earlier that would come out of the
17 premium accounting office back then?

18 A It would have come out of our billing
19 department which I had responsibility for at that
20 time.

21 Q All right. Maybe I'm confused, but the
22 billing -- you said it's the responsibility of
23 the billing department now but that changed in
24 2005.

25 Back in 2004, the premium notices, were

1 they sent out by the premium accounting offices
2 back in 2004?

3 A Not by the premium accounting office
4 specifically. I was in charge of billing and
5 collections at that time. I'm no longer in
6 charge of billing.

7 Q Okay. Are you familiar in any way with
8 the claim in this lawsuit?

9 A Only what I have reviewed that is in
10 the file of what was provided.

11 Q Is it standard accounting -- premium
12 accounting or billing practices in the billing
13 department to send out premium notices on
14 policies that have lapsed?

15 A We send out a billing notice that is an
16 offer for reinstatement, and that is a standard
17 practice.

18 Q What about on policies that have
19 lapsed, do you all send out premium notices that
20 there's no longer any policy in effect?

21 A It is a premium notice but it's also an
22 offer of reinstatement.

23 Q All right. Well, I mean, say, for
24 instance, that a person doesn't have a policy --
25 or quit paying premiums a year ago. Would you

1 all send an offer of reinstatement to that
2 insured?

3 A We would not.

4 Q What I'm trying to get at, is there a
5 time period where you would stop sending premium
6 notices or offers of reinstatement?

7 A Yes. After 60 days we do not send
8 another offer.

9 Q Ms. Hernandez, I guess you're here just
10 to tell us that the premium was made and
11 processed on the 16th of January, 2004, and
12 that's basically it?

13 MR. BUTLER: She's here to answer your
14 questions.

15 Q (By Mr. Sanspree) Was the premium made
16 and processed on January 16th, 2004?

17 A There was, indeed, a premium processed
18 on January 16th.

19 MR. SANSPREE: Well, thank you for your
20 time.

21 THE WITNESS: Thank you.

22 MR. SANSPREE: I don't have any other
23 questions.

24 (Deposition adjourned at 1:03 p.m.)

25

C E R T I F I C A T E

STATE OF OKLAHOMA)
) SS:
COUNTY OF OKLAHOMA)

I, ELIZABETH CAUDILL, CSR in and for
the State of Oklahoma, certify that BARBARA
HERNANDEZ was by me sworn to testify the truth;
that the above and foregoing deposition was taken
by me in stenotype and thereafter transcribed and
is a true and correct transcript of the testimony
of the witness; that the deposition was taken on
SEPTEMBER 14, 2006 at 12:39 p.m. in Oklahoma
City, Oklahoma; that I am not an attorney for or
a relative of either party, or otherwise
interested in this action.

Witness my hand and seal of office on
this 25th day of September, 2006.

Elizabeth Caudill
Oklahoma Certified Shorthand Reporter
Certificate No. 0161
Exp. Date: December 31, 2006

ELIZABETH CAUDILL, CSR, RMR, CRR
CSR No. 161

IN THE UNITED STATES DISTRICT COURT FOR
THE MIDDLE DISTRICT OF ALABAMA, SOUTHERN DIVISION

KAREN LURIE,

Plaintiff,

v.

GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY, et al.,

Defendant,

*
*
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*
*
*
*
*
*

Case No. 1:06-cv-0034MEF

NOTICE OF TAKING DEPOSITION

TO: Barbara Hernandez
Globe Life Insurance Company
c/o Robert E. Poundstone IV
Bradley Arant Rose & White, LLP
The Alabama Center for Commerce
401 Adams Avenue, Suite 780
Montgomery, Alabama 36104

PLEASE TAKE NOTICE that pursuant to Alabama Rules of Civil Procedure 30(b)(5) and 30(b)(6), Plaintiff will take the deposition of **Barbara Hernandez** who will testify to the procedures and practices as it relates to premiums. The deposition will take place **September 14, 2006**, immediately following the deposition of **Sandy Whitaker** at **119 N. Robinson Street, Suite 650, Oklahoma City, Oklahoma, 73102** via video conference.

The Plaintiff requests that the deponent bring the following to the deposition:

1. A copy of the Plaintiff's complete claims file.
2. Copies of all documents, correspondence, policies, notes, memoranda, or other things of any manner maintained by you pertaining to Plaintiff.



3. Copies of all documents, correspondence, notes, memoranda, or things of any manner received from Plaintiff.

4. Copies of all documents, correspondence, notes, memoranda, or things of any manner generated by you, pertaining to Plaintiff or to Plaintiff's policy of insurance issued by Defendant Insurance Company.

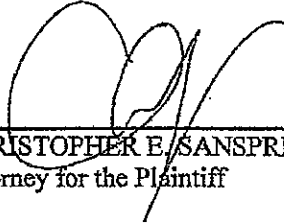
5. Copies of all documents, correspondence, notes, memoranda, or things of any manner sent to you concerning Plaintiff.

6. Any diary, notes, or recordings of any nature concerning telephones conversations with Plaintiff or anyone acting on his behalf.

7. Any and all documents in this Defendant's possession or control supporting the answer or defenses of this Defendant in this action.

8. Copies of all documents, correspondence, notes, or memoranda between you and Defendants pertaining to Plaintiff's policy of insurance and/or claim.

9. Any and all documents in this Defendant's possession or control supporting the answer or defenses of this Defendant in this action.


CHRISTOPHER E. SANSPREE
Attorney for the Plaintiff

OF COUNSEL:

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Mr. William B Matthews, Jr.
Matthews & Filmore, L.L.C.
Post Office Box 1145
Ozark, Alabama 36361
(334) 774-8804 telephone

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing document upon all counsel of record as listed below by placing a copy of the same in the United States Mail, first class, postage prepaid on this the 31st day of August, 2006.



OF COUNSEL

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(334) 956-7700
(334) 956-7701 fax

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Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check:# 9881		N N \$	7.88							1/16/04 01:38:49 PM
356,564	00J645744		\$	7.88	\$ (7.88)					
Check:# 9914		N N \$	9.72							1/16/04 01:39:17 PM
356,565	00J645745		\$	9.72	\$ (9.72)					
Check:# 9870		N N \$	7.88							1/16/04 01:40:18 PM
356,569	00J645743		\$	7.88	\$ (7.88)					
Check:# 5911		N N \$	27.50							1/16/04 01:40:55 PM
356,571	00D388915		\$	14.00	\$ (14.00)					
356,571	00D807603		\$	13.50	\$ (13.50)					
Check:# 2556		N N \$	10.00							1/16/04 01:42:19 PM
356,574	00F398028		\$	10.00	\$ (10.00)					
Check:# 4708		N N \$	25.00							1/16/04 01:51:39 PM
356,629	00D589416		\$	25.00	\$ (25.00)					
Check:# 9557		N N \$	7.88							1/16/04 01:52:11 PM
356,632	00J472383		\$	7.88	\$ (7.88)					
Check:# 2097		N N \$	38.70							1/16/04 01:52:50 PM
356,634	00K172667		\$	16.47	\$ (16.47)					
356,634	00K194025		\$	22.23	\$ (22.23)					
Check:# 7055		N N \$	35.00							1/16/04 01:53:31 PM
356,639	00D145676		\$	35.00	\$ (35.00)					

PLAINTIFF'S
EXHIBIT

3

Report Date: 09/11/2006
Trans Beginning: 01/16/2004
Trans Ending: 01/16/2004

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

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Report: PremAcct Detail by Operator

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check:# 5413		N N \$	11.50							1/16/04 01:54:08 PM
356,641	00E946488		\$	11.50 \$	(11.50)					
Check:# 613		N N \$	41.22							1/16/04 01:54:42 PM
356,643	00J352308		\$	41.22 \$	(41.22)					
Check:# 950		N N \$	33.60							1/16/04 01:55:16 PM
356,645	14J522138		\$	33.60 \$	(33.00)		\$	(0.60)		
Check:# 1553		N N \$	30.48							1/16/04 01:55:43 PM
356,647	006637886		\$	30.48 \$	(30.48)					
Check:# 1004		N N \$	150.00							1/16/04 01:56:19 PM
356,653	005102676		\$	150.00 \$	(150.00)					
Check:# 7250		N N \$	59.64							1/16/04 01:56:50 PM
356,654	00C097694		\$	59.64 \$	(59.64)					
Check:# 4723		N N \$	33.00							1/16/04 01:57:25 PM
356,656	00H332145		\$	18.00 \$	(18.00)					
356,656	00H332146		\$	15.00 \$	(15.00)					
Check:# 3334		N N \$	66.36							1/16/04 01:57:57 PM
356,662	00H089947		\$	66.36 \$	(66.36)					
Check:# 0705		N N \$	40.00							1/16/04 01:59:23 PM
356,671	00C116267		\$	40.00 \$	(40.00)					
Check:# 7020		N N \$	30.78							1/16/04 02:00:31 PM
356,679	00G153045		\$	30.78 \$	(30.78)					

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check# 323		N N \$	33.00							1/16/04 02:01:20 PM
356,686	00J542499		\$	7.95	(7.95)					
356,686	00J542500		\$	8.74	(7.95)	\$	(0.79)			
356,686	00J542501		\$	8.30	(7.95)	\$	(0.35)			
356,686	00J542502		\$	2.67	(2.43)	\$	(0.24)			
356,686	00J542503		\$	2.67	(2.43)	\$	(0.24)			
356,686	00J542504		\$	2.67	(2.43)	\$	(0.24)			
Check# 1022		N N \$	42.26							1/16/04 02:01:59 PM
356,693	00J473267		\$	42.26	(42.26)					
Check# 573		N N \$	47.50							1/16/04 02:02:27 PM
356,696	00J473268		\$	47.50	(47.50)					
Check# 3856		N N \$	89.77							1/16/04 02:03:06 PM
356,701	00H344320		\$	50.46	(48.35)	\$	(2.11)			
356,701	00H344321		\$	39.31	(39.31)					
Check# 9002		N N \$	17.00							1/16/04 02:03:41 PM
356,707	00J649804		\$	17.00	(17.00)					
Check# 9004		N N \$	5.60							1/16/04 02:04:14 PM
356,710	00J647542		\$	5.60	(5.56)	\$	(0.04)			
Check# 9003		N N \$	5.60							1/16/04 02:12:44 PM
356,744	00J647541		\$	5.60	(5.56)	\$	(0.04)			
Check# 5103		N N \$	11.25							1/16/04 02:13:08 PM
356,747	004232425		\$	11.25	(11.25)					

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check:# 256		N N \$	128.72							1/16/04 02:14:48 PM
356,754	00H574861		\$	19.08	\$ (19.08)					
356,754	00H574862		\$	15.48	\$ (15.48)					
356,754	00H574863		\$	8.06	\$ (8.06)					
356,754	00H574864		\$	8.06	\$ (8.06)					
356,754	00H702154		\$	10.92	\$ (10.92)					
356,754	00H702155		\$	10.92	\$ (10.92)					
356,754	00H702156		\$	9.94	\$ (10.92)		\$ 0.98			
356,754	00H702157		\$	7.26	\$ (8.06)		\$ 0.80			
356,754	00K166631		\$	39.00	\$ (42.00)		\$ 3.00			
Check:# 3665		N N \$	44.10							1/16/04 02:15:23 PM
356,758	00A823344		\$	23.85	\$ (23.85)					
356,758	00A823345		\$	20.25	\$ (20.25)					
Check:# 1954		N N \$	40.00							1/16/04 02:15:48 PM
356,760	00F154423		\$	40.00	\$ (40.00)					
Check:# 536		N N \$	52.00							1/16/04 02:16:27 PM
356,764	00G579744		\$	16.35	\$ (16.35)					
356,764	00G579745		\$	15.61	\$ (15.61)					
356,764	00G580776		\$	7.88	\$ (7.88)					
356,764	00G796477		\$	12.16	\$ (12.16)					
Check:# 6273		N N \$	25.06							1/16/04 02:17:34 PM
356,770	00H959265		\$	12.53	\$ (12.53)					
356,770	00H959266		\$	12.53	\$ (12.53)					
Check:# 6264		N N \$	19.00							1/16/04 02:18:05 PM
356,771	00C465620		\$	19.00	\$ (19.00)					

Globe Life
 Premium Accounting Exception Transactions
 Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check # 4959		N N \$	11.12							1/16/04 02:19:40 PM
356,778	00K209139		\$	5.56	\$ (5.56)					
356,778	00K209140		\$	5.56	\$ (5.56)					
Check # 4676		N N \$	31.20							1/16/04 02:20:10 PM
356,781	00C276502		\$	10.40	\$ (10.40)					
356,781	00C276503		\$	10.40	\$ (10.40)					
356,781	00C276504		\$	10.40	\$ (10.40)					
Check # 349		N N \$	12.00							1/16/04 02:21:08 PM
356,788	00H952068		\$	4.10	\$ (4.10)					
356,788	00H952069		\$	4.10	\$ (4.10)					
356,788	00J493976		\$	3.80	\$ (4.10)	\$	0.30			
Check # 2098		N N \$	42.00							1/16/04 02:21:57 PM
356,793	00C757144		\$	42.00	\$ (40.00)	\$	(2.00)			
Check # 512		N N \$	128.12							1/16/04 02:22:37 PM
356,796	00G622395		\$	69.72	\$ (72.00)	\$	2.28			
356,796	00G622396		\$	58.40	\$ (58.40)					
Check # 2472		N N \$	28.00							1/16/04 02:23:06 PM
356,798	00A987278		\$	28.00	\$ (27.00)	\$	(1.00)			
Check # 495/496		N N \$	65.12							1/16/04 03:09:00 PM
356,857	00F536220		\$	65.12	\$ (62.28)	\$	(2.84)			
Check # 5472		N N \$	15.50							1/16/04 03:09:45 PM
356,863	00G413938		\$	9.72	\$ (9.72)					
356,863	00G413939		\$	5.78	\$ (5.78)					

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check:# 6854		N N	\$ 13.50							1/16/04 03:10:18 PM
356,868	00D610256		\$	13.50	\$ (13.50)					
Check:# 3004		N N	\$ 10.40							1/16/04 03:11:02 PM
356,873	008172890		\$	10.40	\$ (10.60)		\$ 0.20			
Check:# 1122		N N	\$ 41.00							1/16/04 03:11:47 PM
356,878	00H717901		\$	18.00	\$ (18.00)					
356,878	00H717902		\$	23.00	\$ (23.00)					
Check:# 1827		N N	\$ 19.71							1/16/04 03:12:32 PM
356,885	00F955186		\$	19.71	\$ (19.71)					
Check:# 8948		N N	\$ 3.18							1/16/04 03:13:18 PM
356,890	00G613205		\$	3.18	\$ (3.24)		\$ 0.06			
Check:# 2278		N N	\$ 19.29							1/16/04 03:14:09 PM
356,894	00G333347		\$	6.43	\$ (6.43)					
356,894	00G333348		\$	6.43	\$ (6.43)					
356,894	00G333349		\$	6.43	\$ (6.43)					
Check:# 4431		N N	\$ 7.45							1/16/04 03:15:05 PM
356,899	00J396072		\$	7.45	\$ (7.45)					

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check: # 4156		N N \$	720.00							1/16/04 03:19:35 PM
356,919	009763725		\$	120.00	(120.00)					
356,919	009763726		\$	120.00	(120.00)					
356,919	00A158978		\$	120.00	(120.00)					
356,919	00A158979		\$	120.00	(120.00)					
356,919	00A158980		\$	120.00	(120.00)					
356,919	00E000190		\$	120.00	(120.00)					
Check: # 1043		N N \$	29.00							1/16/04 03:20:42 PM
356,923	00F301174		\$	29.00	(29.00)					
Check: # 2221		N N \$	7.95							1/16/04 03:23:32 PM
356,929	00H816145		\$	7.95	(7.95)					
Check: # 1584		N Y \$	10.00							1/16/04 03:27:41 PM
356,950	00K032928		\$	10.00	(10.92)		\$	0.92		
Check: # 3781		N N \$	15.00							1/16/04 03:28:17 PM
356,955	00H903250		\$	15.00	(15.00)					
Check: # 4097		N N \$	31.80							1/16/04 03:29:15 PM
356,958	00E845330		\$	31.80	(31.80)					
Check: # 3728		N N \$	15.00							1/16/04 03:30:38 PM
356,967	00J608239		\$	15.00	(15.00)					
Check: # 3729		N N \$	33.60							1/16/04 03:31:18 PM
356,970	14J602005		\$	33.60	(33.00)		\$	(0.60)		

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check # 3727		N N \$	38.85							1/16/04 03:32:33 PM
356,980	00J610751		\$	10.92	\$	(10.92)				
356,980	00J610752		\$	10.92	\$	(10.92)				
356,980	00J610753		\$	17.01	\$	(17.01)				
Check # 1269		N N \$	18.26							1/16/04 03:33:06 PM
356,985	00J387880		\$	9.13	\$	(9.13)				
356,985	00J387881		\$	9.13	\$	(9.13)				
Check # 1201		N N \$	46.76							1/16/04 03:33:47 PM
356,991	00H529974		\$	19.94	\$	(19.08)				
356,991	00H529975		\$	15.48	\$	(15.48)				
356,991	00H529976		\$	11.34	\$	(11.34)				
Check # 870		N N \$	27.00							1/16/04 03:34:23 PM
356,996	00H547076		\$	15.00	\$	(15.00)				
356,996	00H547077		\$	12.00	\$	(12.00)				
Check # 34091		N N \$	7.95							1/16/04 03:37:09 PM
357,008	00J650072		\$	7.95	\$	(7.95)				
Check # 6673		N N \$	38.00							1/16/04 03:37:55 PM
357,015	00H524789		\$	38.00	\$	(37.00)				
Check # 5581		N N \$	35.00							1/16/04 03:39:08 PM
357,026	00E672050		\$	35.00	\$	(35.00)				
Check # 5057		N N \$	103.20							1/16/04 03:43:14 PM
357,049	14J555325		\$	59.60	\$	(56.60)				
357,049	14J555326		\$	43.60	\$	(37.70)				

Globe Life
Premium Accounting Exception Transactions
Balance Report - Detail for Jeannie Reaka

Trans ID	PolicyNo	S - M	Check Amt	Cash	Premium	Loan	Over/Under	Suspense	Refund	Processed
Check:# 3655		N N \$	44.16							1/16/04 03:44:27 PM
857,059	004250452		\$	44.16	\$	(44.16)				
Check:# 843		N N \$	45.00							1/16/04 03:44:59 PM
357,063	43G669611		\$	45.00	\$	(45.00)				
Check:# 4167		N N \$	57.00							1/16/04 03:45:32 PM
357,069	43G950869		\$	57.00	\$	(57.00)				
Totals	Skip Count	0	\$ 2,998.12	\$ (2,984.81)	\$ 0.00	\$ (13.31)	\$ 0.00	\$ 0.00	0.00	
Debits:			\$ 3,006.66	Credits:			\$ (3,006.66)	Check Count:		
								67		

Globe Life
Premium Accounting Exception Transactions
Policy Search

Policy No	DAC	SkipCount	Trans	Status	Check No	Check Amount	Added By	Transaction Date/Time
14522138		D	356,645	CP	950	\$ 33.60	Jeanne Reaka	01/16/04 01:55:13 PM



GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
 Globe Life Center • Oklahoma City, Oklahoma 73184 • (405) 270-1410

RETURN THIS PORTION

DUE DATE 1-28-04



POLICY NUMBER	INSURED	INS.AMT.	1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS
14J522138	DAVID LURIE	100,000	16.80	49.40	97.00	186.60

LIFE 2E

PLEASE MAKE ANY ADDRESS CHANGES BELOW AND PROVIDE YOUR PHONE NUMBER: _____

14-J522138 A1113
 DAVID LURIE
 4181 COUNTY ROAD 73
 MIDLAND CITY AL 36350-4213

GLOBE LIFE AND ACCIDENT
 INSURANCE COMPANY
 P O BOX 268844
 OKLAHOMA CITY, OK 73126-8844

PLEASE
 DO NOT
 FOLD



0140522138120128040016800049400097000186600001100001

A DETACH HERE A IMPORTANT: RETAIN THIS PORTION FOR YOUR RECORDS

Globe Life And Accident Insurance Company
 Globe Life Center • Oklahoma City, Oklahoma 73184

DUE DATE	POLICY NUMBER	INSURED	1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS
1-28-04	14J522138	DAVID LURIE	16.80	49.40	97.00	186.60

January 16, 2004

Dear David Lurie:

Attached is your premium notice for the premium that is due on January 28, 2004 for your life insurance policy number 14J522138.

Please detach the premium notice and return it with your check or money order in the enclosed envelope.

If the mailing address shown on the notice is not precisely correct or if you will have a new address for future purposes, please make the necessary corrections in the space provided for this purpose.

Anytime we can be of assistance, please call or e-mail us at CS@2701410.com. Thank you for permitting Globe Life to provide your insurance.

Sincerely,

Mark S. McAndrew
 Chairman and
 Chief Executive Officer



LURIE0024